

# 2001-2002 Direct Loan Technical Reference

568 H

## Tracking Log

Page(s) affected	Page(s) inserted	Change(s) made
<b>Table of Contents</b>		
ix	ix	Updated Table of Contents on page ix. Added the Appendix F and the appropriate headings.
<b>Implementation Guide</b>		
4-52	4-52	Changed “90” to “120” in the <i>Starting in 2001-2002</i> paragraph.  Also changed “90” to “120” in the Business Rules sub-bullet. The last bullet was changed to a sub-bullet (-). (The bullet comment was NOT changed.)
<b>Appendix A</b>		
A-2	A-2	Changed "or" to "and." Added the article "an."  Changed "activity" to "anticipated disbursement date."
<b>Appendix F</b>		
NEW	F1-F5	Created a New Appendix F, entitled "Direct Loan (DL) Tools."
<b>Index</b>		
i, iv, vi, ix	All pages shifted.	Added entries from Appendix E and the New Appendix F.

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## Reduce Number of Loans Displayed on 30-Day Warning Report

**2001–2002 Modification:** Loans without a promissory note and an actual disbursement at the Loan Origination Center that appear on the 30-Day Warning Report for 90 days are removed from the 30-Day Warning Report.

Currently, the 30-Day Warning Report displays unbooked loans with the 1st anticipated disbursement date more than 30-days prior to the month end date. The report also gives detailed reasons why the loan is listed on the report. For example, if the loan is missing the promissory note, an actual disbursement, or a failed credit check for a PLUS, that loan is reported on the 30-Day Warning Report. If the missing information is not resolved, the loan continues to appear on the report. After a period of time, this information becomes extraneous to the schools.

**Starting in 2001–2002,** The LOC does not report an unbooked loan with a 1st anticipated disbursement date more than ~~90~~ **120** days from the month end date if the loan does not have an accepted Promissory Note and an actual disbursement. This change in reporting reduces the size of the report and provides more meaningful and timely information. However, if a Promissory Note and an Actual Disbursement is received on an unbooked loan, it is reported on the 30-Day Warning Report.

### Business Rules:

- This change is applicable to all program year loans.
- Loans are not reported on the 30-Day Warning Report if all of the following conditions are met:
  - The 1st Anticipated Disbursement date is more than ~~90~~**120**-days from the month end date.
  - There is no accepted Promissory Note on file for the loan.
  - ***There are no Actual Disbursements on file for the loan.***

**Note:** See Appendix A, Direct Loan Reports, for a sample report.

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## Management Files from the LOC

The LOC generates and sends reports to schools through the SAIG mailbox.

**New for 2001–2002:** All reports generated by the LOC and sent to schools are available in comma-delimited ASCII files. Schools have the option to request a school report in either the preformatted or comma-delimited format. You can call your LOC Customer Service Representative or use the LO Online Web Application to specify your report option. Unless otherwise specified by the school, the LOC sends the report in the preformatted format.

The LOC-generated reports are listed below with the preformatted message class listed first and then the comma-delimited message class, where applicable. Sample reports follow these descriptions.

### The Direct Loan School Account Statement (DLSAS) (DSAS02OP or DSAC02OP)

The DLSAS reports the cash summary, cash records and the booked and unbooked disbursement transactions on file at the LOC. The DLSAS has six sections:

- Year-to-Date Cash Summary,
- Year-to-Date Disbursement Summary by Loan Type,
- Monthly Cash Summary,
- Monthly Disbursement Summary by Loan Type,
- Cash Detail, and
- Loan Detail (optional).

This data must be reconciled to your school's internal accounting records.

### The 30-Day Warning Report (DIWR02OP or DIWC02OP)

The 30-Day Warning Report is a file reporting unbooked loans for which the LOC has not received the three required elements to “book” a loan within 30 days of the first activity ***anticipated disbursement date***. The report lists the Loan ID and the data that is required to book the loan. Loans where the Loan Amount Approved is adjusted to \$0 do not appear on the 30-Day Warning. Also, loans that appear on the 30-Day Warning Report for a 90-day period are removed if a Promissory Note ~~or~~ ***and an*** Actual Disbursement has not been received at the LOC.

# Appendix F

## Direct Loan (DL) Tools

# Direct Loan (DL) Tools, Version 1.0

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## Introduction

DL Tools Version 1.0 is a new product that can be used by schools to run comparisons between their school data (cash receipts/returns of cash; loans/disbursements) and the data on file at the LOC or to rebuild lost EDEExpress databases and loans. The software is located on the **SFAdownload.ed.gov** Web site.

### EDEExpress User Options

If you use EDEExpress for Direct Loan records, you will indicate in DL Tools Setup which EDEExpress database(s) are resident on your system and DL Tools will link to your EDEExpress database(s) for comparisons.

You can:

- Compare the LOC loan data from the 732 Report with EDEExpress loan data starting with the 2001-2002 cycle year.
- Use the Cash Management component of DL Tools for tracking cash or comparing your school's cash data to the 732 Report Cash detail.

Note: Comparison reports will provide the details you need to research and resolve discrepancies between your school data and that on file at the LOC.

Rebuild your EDEExpress data for both the 2000-2001 and 2001-2002 cycle years in its entirety, by specific borrowers or specific loan data.

## **Non-EDExpress User Options**

If you do not use EDExpress for 2001-2002 Direct Loan records, you can still use this software tool by importing cash and loan detail records from your external system into the DL Tools software and running comparisons between your school data and that of the LOC. The record layouts for this process are included in this appendix. These are fixed-length records and no header or trailer records are needed. Use the standard file names of DLEXCASH and DLEXLOAN as noted at the top of each record layout. You will need to include a CR/LF (ASCII 13 10) at the end of each data record. At the end of the file, no EOF marker is required, just the CR/FL marker. Open the DL Tools software and select **File**, and then **Import** to reach the import dialog screen. The options on this dialog screen will direct you through the steps to pull these data files into DL Tools.

Request a 732 Report from the LOC in fixed-length ASCII format and import the 732 data file into the DL Tools software as you did with the external data files (see Section 4-Implementation Guide for more information about 732 Report options). You can now compare the LOC data from the 732 Report with the data you imported into DL Tools from your external system. A comparison report will provide the details you need to research and resolve discrepancies between your school data and that on file at the LOC.

## **DL Tools, Version 1.0 Assistance**

The on-line help system within DL Tools Version 1.0 provides more details on how to setup and use this software tool.

# Cash Detail External Add

**Message Class - DLEXCASH**

Field #	Start Position	End Position	Field Length	Field Name	Database Table Field Name	Valid Field Content	Justify
1	1	6	6	School Code	tbl_D_Cash VENDOR	X00000-X99999 where X = G or E	Left
2	7	8	2	Program Year	tbl_D_Cash CYCLE	01 02	Left
3	9	9	1	Record Type	tbl_D_Cash TYPE	R = Cash Receipts (Drawdowns)  X = Excess Cash	Left
4	10	17	8	GAPS Date/Applied Date GAPS Date for cash receipts Applied Date is the date the excess cash is applied	tbl_D_Cash DATE	19000101 - Current System Date Format is CCYYMMDD	Date
5	18	28	11	Amount The amount for cash receipt or return of excess cash	tbl_D_Cash AMOUNT	-2147483648 - 02147483647	Right
6	29	41	13	GAPS Control Number Code received from GAPS for cash receipts	tbl_D_Cash USERTEXT	Numeric >= 0 Blank Blank when not available  Blank when Record Type = X	Right
7	42	56	15	Check Number The check number returned by the school on a check for return of excess cash	tbl_D_Cash USERTEXT	Numeric >= 0 Blank Blank when not available  Blank when Record Type = R	Right
8	57	80	24	Filler	N/A	Blanks	Left
		Total Bytes	80				



# Loan Detail External Add

**Message Class - DLEXLOAN**

Field #	Start Position	End Position	Field Length	Field Name	Database Table Field Name	Valid Field Content	Justify
1	1	8	8	As-of-Date The last day of the reporting period	tbl_D_CompareLoan DATE	Format is CCYYMMDD	Date
2	9	9	1	Record Type	tbl_D_CompareLoan TYPE	B = Booked Loan Detail U = Unbooked Loan Detail	Left
3	10	30	21	Loan Identifier Unique Identifier created at the time of origination	tbl_D_CompareLoan LOANID	Student's Social Security Number: 001010001–999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 02 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999	Left
4	31	36	6	School Code	tbl_D_CompareLoan VENDOR	X00000–X99999 where X = G or E	Left
5	37	43	7	Gross Amount The total gross amount for the loan	tbl_D_CompareLoan GROSSAMT	-999999 to 0999999 Normally positive	Right
6	44	50	7	Fee Amount The total fee amount for the loan	tbl_D_CompareLoan FEEAMT	-999999 to 0999999 Normally positive	Right
7	51	57	7	Interest Rebate Amount The total interest rebate amount for the loan	tbl_D_CompareLoan REAMT	-999999 to 0999999 Normally positive	Right
8	58	64	7	Net Amount The total net amount for the loan	tbl_D_CompareLoan NETAMT	-999999 to 0999999 Normally Positive	Right
9	65	80	16	Filler	N/A	Blanks	Left
		Total Bytes	80				

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